

Fill in this information to identify the case:

Debtor Name Victor H. MaiaUnited States Bankruptcy Court for the: Eastern District of PennsylvaniaCase number: 18-16907JKF☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: OctoberDate report filed: 11/20/2019
MM / DD / YYYYLine of business: Real EstateNAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Victor H. Maia

Original signature of responsible party



Printed name of responsible party

Victor H. Maia**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name _____

Case number _____

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☐ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☐ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ _____

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ _____

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ _____

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ _____

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ _____

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name _____

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ _____
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? _____
27. What is the number of employees as of the date of this monthly report? _____

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ _____
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ _____
30. How much have you paid this month in other professional fees? \$ _____
31. How much have you paid in total other professional fees since filing the case? \$ _____

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	—	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	—	\$ _____	=	\$ _____
34. Net cash flow	\$ _____	—	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					— \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

Debtor Name _____

Case number _____

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

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Victor Maia DIP

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Transaction Detail by Account - Exhibit C

Accrual Basis

October 2019

Type	Date	Num	Class	Clr	Split	Amount	Balance
Passive							
Rent INCOME							
Deposit	10/03/2019		Tackawanna4562		01-Checking XXXX2751	985.00	985.00
Deposit	10/04/2019		Claridge3952		01-Checking XXXX2751	919.10	1,904.10
Deposit	10/07/2019		Tampa4755		01-Checking XXXX2751	965.00	2,869.10
Deposit	10/21/2019		Claridge3952		01-Checking XXXX2751	18.19	2,887.29
Deposit	10/24/2019		Sanger2047		01-Checking XXXX2751	1,000.00	3,887.29
Total Rent INCOME						3,887.29	3,887.29
Total Passive						3,887.29	3,887.29
Contribution FCM							
Deposit	10/09/2019		*Personal		01-Checking XXXX2751	3,000.00	3,000.00
Deposit	10/29/2019		*Personal		01-Checking XXXX2751	500.00	3,500.00
Total Contribution FCM						3,500.00	3,500.00
TOTAL						7,387.29	7,387.29

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Victor Maia DIP
Check Detail - Exhibit D
October 2019

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		10/01/2019	Lowe's		01-Checking XXXX2751	-34.90
				-34.90	Repairs	34.90
TOTAL				-34.90		34.90
Check		10/01/2019	Lowe's		01-Checking XXXX2751	-41.38
				-41.38	Repairs	41.38
TOTAL				-41.38		41.38
Check		10/02/2019	Keller Williams Real Estate		01-Checking XXXX2751	-116.00
				-116.00	Dues & Subscription	116.00
TOTAL				-116.00		116.00
Check		10/03/2019	Home Depot		01-Checking XXXX2751	-37.65
				-37.65	Repairs	37.65
TOTAL				-37.65		37.65
Check		10/07/2019	Lowe's		01-Checking XXXX2751	-28.41
				-28.41	Repairs	28.41
TOTAL				-28.41		28.41
Check		10/07/2019	Burger King		01-Checking XXXX2751	-8.52
				-8.52	Meals & Entertainment	8.52
TOTAL				-8.52		8.52
Check		10/07/2019	Home Depot		01-Checking XXXX2751	-100.00
				-100.00	Repairs	100.00
TOTAL				-100.00		100.00
Check		10/08/2019	FM Ins - Tackawanna4649		01-Checking XXXX2751	-90.39
				-90.39	Insurance	90.39
TOTAL				-90.39		90.39
Check		10/08/2019	FM Ins - Tackawanna4562		01-Checking XXXX2751	-91.47
				-91.47	Insurance	91.47
TOTAL				-91.47		91.47
Check		10/08/2019	FM Ins - Sellers1403		01-Checking XXXX2751	-59.37
				-59.37	Insurance	59.37
TOTAL				-59.37		59.37
Check		10/08/2019	FM Ins - Wakeling2051		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	FM Ins - Valley5023		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	FM Ins - Tampa4755		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50

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Check Detail - Exhibit D

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Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		10/08/2019	FM Ins - Ruscomb162w		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	FM Ins - Fillmore1641		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	FM Ins - Cloud4310		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	FM Ins - Albanus124e		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		10/08/2019	Wells Fargo - Redwood79		01-Checking XXXX2751	-579.19
				-579.19	Mortgage	579.19
TOTAL				-579.19		579.19
Check		10/08/2019	USCCA		01-Checking XXXX2751	-22.03
				-22.03	Insurance	22.03
TOTAL				-22.03		22.03
Check		10/08/2019	Wells Fargo - Church1932		01-Checking XXXX2751	-244.61
				-244.61	Mortgage	244.61
TOTAL				-244.61		244.61
Check		10/08/2019	Wells Fargo - Valley5041		01-Checking XXXX2751	-357.70
				-357.70	Mortgage	357.70
TOTAL				-357.70		357.70
Check		10/08/2019	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		10/08/2019	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		10/10/2019	Amazon.com		01-Checking XXXX2751	-181.47
				-181.47	Supplies	181.47
TOTAL				-181.47		181.47
Check		10/10/2019	Home Depot		01-Checking XXXX2751	-150.00
				-150.00	Repairs	150.00
TOTAL				-150.00		150.00
Check		10/11/2019	Google		01-Checking XXXX2751	-15.89
				-15.89	Meals & Entertainment	15.89
TOTAL				-15.89		15.89

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Check Detail - Exhibit D
October 2019

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		10/11/2019	Nationwide Insurance		01-Checking XXXX2751	-507.80
				-507.80	Auto	507.80
TOTAL				-507.80		507.80
Check		10/15/2019	Wawa		01-Checking XXXX2751	-75.40
				-75.40	Auto	75.40
TOTAL				-75.40		75.40
Check		10/15/2019	Netflix		01-Checking XXXX2751	-16.95
				-16.95	Meals & Entertainment	16.95
TOTAL				-16.95		16.95
Check		10/15/2019	Nationwide Insurance		01-Checking XXXX2751	-216.71
				-216.71	Insurance	216.71
TOTAL				-216.71		216.71
Check		10/23/2019	Advance Auto Parts		01-Checking XXXX2751	-108.11
				-108.11	Auto	108.11
TOTAL				-108.11		108.11
Check		10/24/2019	Richboro Beer & Soda		01-Checking XXXX2751	-22.43
				-22.43	Food	22.43
TOTAL				-22.43		22.43
Check		10/25/2019	E-ZPass		01-Checking XXXX2751	-144.40
				-144.40	Auto	144.40
TOTAL				-144.40		144.40
Check		10/28/2019	Quickbooks Banking		01-Checking XXXX2751	-14.95
				-14.95	Bank Service Charges	14.95
TOTAL				-14.95		14.95
Check		10/29/2019	WRB-Valley5023		01-Checking XXXX2751	-27.90
				-27.90	Utilities	27.90
TOTAL				-27.90		27.90
Check		10/29/2019	WRB-Cloud4310		01-Checking XXXX2751	-27.90
				-27.90	Utilities	27.90
TOTAL				-27.90		27.90
Check		10/29/2019	WRB-Tackawanna4649		01-Checking XXXX2751	-27.90
				-27.90	Utilities	27.90
TOTAL				-27.90		27.90
Check		10/29/2019	WRB-Claridge3952		01-Checking XXXX2751	-35.77
				-35.77	Utilities	35.77
TOTAL				-35.77		35.77
Check		10/29/2019	WRB-Tackawanna4562		01-Checking XXXX2751	-70.00
				-70.00	Utilities	70.00
TOTAL				-70.00		70.00

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Check Detail - Exhibit D

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Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		10/29/2019	WRB-Church1932		01-Checking XXXX2751	-27.90
				-27.90	Utilities	27.90
TOTAL				-27.90		27.90
Check		10/29/2019	WRB-Valley5041		01-Checking XXXX2751	-27.90
				-27.90	Utilities	27.90
TOTAL				-27.90		27.90
Check		10/29/2019	WRB-Sylvester5835		01-Checking XXXX2751	-70.00
				-70.00	Utilities	70.00
TOTAL				-70.00		70.00
Check		10/29/2019	WRB-Lesher5348		01-Checking XXXX2751	-70.00
				-70.00	Utilities	70.00
TOTAL				-70.00		70.00
Check		10/29/2019	WRB-Fillmore1641		01-Checking XXXX2751	-25.00
				-25.00	Utilities	25.00
TOTAL				-25.00		25.00
Check		10/29/2019	WRB-Sanger2047		01-Checking XXXX2751	-90.19
				-90.19	Utilities	90.19
TOTAL				-90.19		90.19
Check		10/30/2019	Peco-Cloud4310		01-Checking XXXX2751	-129.19
				-129.19	Utilities	129.19
TOTAL				-129.19		129.19
Check		10/30/2019	Safety Courses		01-Checking XXXX2751	-19.50
				-19.50	Education	19.50
TOTAL				-19.50		19.50
Check		10/30/2019	PAHF		01-Checking XXXX2751	-24.25
				-24.25	Dues & Subscription	24.25
TOTAL				-24.25		24.25
Check		10/31/2019	Peco-Tackawanna4562		01-Checking XXXX2751	-45.76
				-45.76	Utilities	45.76
TOTAL				-45.76		45.76
Check		10/31/2019	Peco-Albanus124e		01-Checking XXXX2751	-74.14
				-74.14	Utilities	74.14
TOTAL				-74.14		74.14
Check		10/31/2019	Peco-Lesher5348		01-Checking XXXX2751	-49.04
				-49.04	Utilities	49.04
TOTAL				-49.04		49.04
Check	107	10/10/2019	COP-Valley5023		01-Checking XXXX2751	-190.35
				-190.35	Property	190.35
TOTAL				-190.35		190.35

Victor Maia DIP

Check Detail - Exhibit D

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Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check	108	10/10/2019	COP-Lesher5348		01-Checking XXXX2751	-151.48
				-151.48	Property	151.48
TOTAL				-151.48		151.48
Check	109	10/10/2019	COP-Wakeling2051		01-Checking XXXX2751	-136.18
				-136.18	Property	136.18
TOTAL				-136.18		136.18
Check	110	10/10/2019	COP-Palethorp4814		01-Checking XXXX2751	-46.89
				-46.89	Property	46.89
TOTAL				-46.89		46.89
Check	111	10/10/2019	COP-Ruscomb162w		01-Checking XXXX2751	-170.04
				-170.04	Property	170.04
TOTAL				-170.04		170.04
Check	112	10/10/2019	COP-Tampa4755		01-Checking XXXX2751	-208.66
				-208.66	Property	208.66
TOTAL				-208.66		208.66
Check	113	10/10/2019	COP-Albanus124e		01-Checking XXXX2751	-158.50
				-158.50	Property	158.50
TOTAL				-158.50		158.50
Check	114	10/10/2019	COP-Sanger2047		01-Checking XXXX2751	-214.68
				-214.68	Property	214.68
TOTAL				-214.68		214.68
Check	115	10/10/2019	COP-Claridge3952		01-Checking XXXX2751	-171.04
				-171.04	Property	171.04
TOTAL				-171.04		171.04
Check	116	10/10/2019	COP-Tackawanna4562		01-Checking XXXX2751	-150.98
				-150.98	Property	150.98
TOTAL				-150.98		150.98
Check	117	10/10/2019	COP-Sellers1403		01-Checking XXXX2751	-207.66
				-207.66	Property	207.66
TOTAL				-207.66		207.66
Check	118	10/10/2019	COP-Griscom4827		01-Checking XXXX2751	-155.24
				-155.24	Property	155.24
TOTAL				-155.24		155.24
Check	119	10/10/2019	COP-Tackawanna4649		01-Checking XXXX2751	-102.32
				-102.32	Property	102.32
TOTAL				-102.32		102.32
Check	120	10/10/2019	COP-Cloud4310		01-Checking XXXX2751	-131.41
				-131.41	Property	131.41
TOTAL				-131.41		131.41

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Check Detail - Exhibit D

October 2019

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check	121	10/10/2019	COP-Fillmore1641		01-Checking XXXX2751	-108.34
				-108.34	Property	108.34
TOTAL				-108.34		108.34
Check	122	10/10/2019	COP-Church1932		01-Checking XXXX2751	-122.65
				-122.65	Property	122.65
TOTAL				-122.65		122.65
Check	123	10/10/2019	COP-Berkshire1909		01-Checking XXXX2751	-103.07
				-103.07	Property	103.07
TOTAL				-103.07		103.07
Check	124	10/10/2019	COP-Sylvester5835		01-Checking XXXX2751	-231.23
				-231.23	Property	231.23
TOTAL				-231.23		231.23

			<u>Exhibit E</u>			
	Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
	124 E. Albanus St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$884.67
	1909 Berkshire St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$575.32
	1932 Church St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$709.70
	3952 Claridge St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$954.66
	4310 Cloud St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$733.50
	1641 Fillmore St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$604.71
	4827 Griscom St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$866.48
	5348 Leshner St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$845.48
	4814 N Palethorp St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$261.76
	162 W Ruscomb St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$949.06
	2047 E Sanger St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,198.23
	1403 Sellers St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,159.03
	5835 Sylvester St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,290.62
	4562 Tackawanna St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$842.68
	4649 Tackawanna St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$571.12
	4755 Tampa St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,164.63
	5023 Valley St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,062.45
	5041 Valley St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$1,068.05
	2051 Wakeling St	2/1/2019	City Of Philadelphia	Real Estate Taxes	3/31/2019	\$760.09
						\$16,502.24

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Victor Maia DIP

Reconciliation Summary

01-Checking XXXX2751, Period Ending 10/31/2019

	Oct 31, 19
Beginning Balance	1,088.18
Cleared Transactions	
Checks and Payments - 69 items	-7,726.99
Deposits and Credits - 9 items	7,437.47
Total Cleared Transactions	-289.52
Cleared Balance	798.66
Register Balance as of 10/31/2019	798.66
New Transactions	
Checks and Payments - 13 items	-1,708.14
Deposits and Credits - 4 items	2,904.10
Total New Transactions	1,195.96
Ending Balance	1,994.62

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Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 10/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,088.18
Cleared Transactions						
Checks and Payments - 69 items						
Check	10/01/2019		Lowe's	X	-41.38	-41.38
Check	10/01/2019		Lowe's	X	-34.90	-76.28
Check	10/02/2019		Keller Williams Real...	X	-116.00	-192.28
Check	10/03/2019		Home Depot	X	-37.65	-229.93
Check	10/07/2019		Home Depot	X	-100.00	-329.93
Check	10/07/2019		Lowe's	X	-28.41	-358.34
Check	10/07/2019		Burger King	X	-8.52	-366.86
Check	10/08/2019		Wells Fargo - Redw...	X	-579.19	-946.05
Check	10/08/2019		Wells Fargo - Valley...	X	-357.70	-1,303.75
Check	10/08/2019		Wells Fargo - Churc...	X	-244.61	-1,548.36
Check	10/08/2019		FM Ins - Griscom4827	X	-105.35	-1,653.71
Check	10/08/2019		FM Ins - Berkshire1...	X	-105.35	-1,759.06
Check	10/08/2019		FM Ins - Albanus124e	X	-92.50	-1,851.56
Check	10/08/2019		FM Ins - Fillmore1641	X	-92.50	-1,944.06
Check	10/08/2019		FM Ins - Cloud4310	X	-92.50	-2,036.56
Check	10/08/2019		FM Ins - Ruscomb1...	X	-92.50	-2,129.06
Check	10/08/2019		FM Ins - Tampa4755	X	-92.50	-2,221.56
Check	10/08/2019		FM Ins - Valley5023	X	-92.50	-2,314.06
Check	10/08/2019		FM Ins - Wakeling20...	X	-92.50	-2,406.56
Check	10/08/2019		FM Ins - Tackawann...	X	-91.47	-2,498.03
Check	10/08/2019		FM Ins - Tackawann...	X	-90.39	-2,588.42
Check	10/08/2019		FM Ins - Sellers1403	X	-59.37	-2,647.79
Check	10/08/2019		USCCA	X	-22.03	-2,669.82
Check	10/10/2019	124	COP-Sylvester5835	X	-231.23	-2,901.05
Check	10/10/2019	114	COP-Sanger2047	X	-214.68	-3,115.73
Check	10/10/2019	112	COP-Tampa4755	X	-208.66	-3,324.39
Check	10/10/2019	117	COP-Sellers1403	X	-207.66	-3,532.05
Check	10/10/2019	107	COP-Valley5023	X	-190.35	-3,722.40
Check	10/10/2019		Amazon.com	X	-181.47	-3,903.87
Check	10/10/2019	115	COP-Claridge3952	X	-171.04	-4,074.91
Check	10/10/2019	111	COP-Ruscomb162w	X	-170.04	-4,244.95
Check	10/10/2019	113	COP-Albanus124e	X	-158.50	-4,403.45
Check	10/10/2019	118	COP-Griscom4827	X	-155.24	-4,558.69
Check	10/10/2019	108	COP-Lesher5348	X	-151.48	-4,710.17
Check	10/10/2019	116	COP-Tackawanna4...	X	-150.98	-4,861.15
Check	10/10/2019		Home Depot	X	-150.00	-5,011.15
Check	10/10/2019	109	COP-Wakeling2051	X	-136.18	-5,147.33
Check	10/10/2019	120	COP-Cloud4310	X	-131.41	-5,278.74
Check	10/10/2019	122	COP-Church1932	X	-122.65	-5,401.39
Check	10/10/2019	121	COP-Fillmore1641	X	-108.34	-5,509.73
Check	10/10/2019	123	COP-Berkshire1909	X	-103.07	-5,612.80
Check	10/10/2019	119	COP-Tackawanna4...	X	-102.32	-5,715.12
Check	10/10/2019	110	COP-Palethorp4814	X	-46.89	-5,762.01
Check	10/11/2019		Nationwide Insurance	X	-507.80	-6,269.81
Check	10/11/2019		Google	X	-15.89	-6,285.70
Check	10/15/2019		Nationwide Insurance	X	-216.71	-6,502.41
Check	10/15/2019		Wawa	X	-75.40	-6,577.81
Check	10/15/2019		Netflix	X	-16.95	-6,594.76
Check	10/23/2019		Advance Auto Parts	X	-108.11	-6,702.87
Check	10/24/2019		Richboro Beer & Soda	X	-22.43	-6,725.30
Check	10/25/2019		E-ZPass	X	-144.40	-6,869.70
Check	10/28/2019		Quickbooks Banking	X	-14.95	-6,884.65
Check	10/29/2019		WRB-Sanger2047	X	-90.19	-6,974.84
Check	10/29/2019		WRB-Lesher5348	X	-70.00	-7,044.84
Check	10/29/2019		WRB-Tackawanna4...	X	-70.00	-7,114.84
Check	10/29/2019		WRB-Sylvester5835	X	-70.00	-7,184.84
Check	10/29/2019		WRB-Claridge3952	X	-35.77	-7,220.61
Check	10/29/2019		WRB-Church1932	X	-27.90	-7,248.51
Check	10/29/2019		WRB-Cloud4310	X	-27.90	-7,276.41
Check	10/29/2019		WRB-Valley5023	X	-27.90	-7,304.31
Check	10/29/2019		WRB-Valley5041	X	-27.90	-7,332.21
Check	10/29/2019		WRB-Tackawanna4...	X	-27.90	-7,360.11
Check	10/29/2019		WRB-Fillmore1641	X	-25.00	-7,385.11
Check	10/30/2019		Peco-Cloud4310	X	-129.19	-7,514.30
Check	10/30/2019		PAHF	X	-24.25	-7,538.55

9:26 PM

12/03/19

Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 10/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Check	10/30/2019		Safety Courses	X	-19.50	-7,558.05
Check	10/31/2019		Peco-Albanus124e	X	-74.14	-7,632.19
Check	10/31/2019		Peco-Lesher5348	X	-49.04	-7,681.23
Check	10/31/2019		Peco-Tackawanna4...	X	-45.76	-7,726.99
Total Checks and Payments					-7,726.99	-7,726.99
Deposits and Credits - 9 items						
Deposit	10/03/2019			X	985.00	985.00
Deposit	10/04/2019			X	919.10	1,904.10
Deposit	10/07/2019			X	26.86	1,930.96
Deposit	10/07/2019			X	965.00	2,895.96
Deposit	10/09/2019			X	3,000.00	5,895.96
Deposit	10/21/2019			X	18.19	5,914.15
Deposit	10/23/2019			X	23.32	5,937.47
Deposit	10/24/2019			X	1,000.00	6,937.47
Deposit	10/29/2019			X	500.00	7,437.47
Total Deposits and Credits					7,437.47	7,437.47
Total Cleared Transactions					-289.52	-289.52
Cleared Balance					-289.52	798.66
Register Balance as of 10/31/2019					-289.52	798.66
New Transactions						
Checks and Payments - 13 items						
Check	11/05/2019		COP-Claridge3952	M	-171.04	-171.04
Check	11/05/2019		COP-Ruscomb162w	M	-170.04	-341.08
Check	11/05/2019		COP-Albanus124e	M	-158.50	-499.58
Check	11/05/2019		COP-Griscom4827	M	-155.24	-654.82
Check	11/05/2019		COP-Lesher5348	M	-151.48	-806.30
Check	11/05/2019		COP-Tackawanna4...	M	-150.98	-957.28
Check	11/05/2019		COP-Wakeling2051	M	-136.18	-1,093.46
Check	11/05/2019		COP-Cloud4310	M	-131.41	-1,224.87
Check	11/05/2019		COP-Church1932	M	-122.65	-1,347.52
Check	11/05/2019		COP-Fillmore1641	M	-108.34	-1,455.86
Check	11/05/2019		COP-Berkshire1909	M	-103.07	-1,558.93
Check	11/05/2019		COP-Tackawanna4...	M	-102.32	-1,661.25
Check	11/05/2019		COP-Palethorp4814	M	-46.89	-1,708.14
Total Checks and Payments					-1,708.14	-1,708.14
Deposits and Credits - 4 items						
Deposit	11/01/2019			M	800.00	800.00
Deposit	11/04/2019			M	200.00	1,000.00
Deposit	11/04/2019			M	919.10	1,919.10
Deposit	11/05/2019			M	985.00	2,904.10
Total Deposits and Credits					2,904.10	2,904.10
Total New Transactions					1,195.96	1,195.96
Ending Balance					906.44	1,994.62

9:20 AM

Victor Maia DIP

12/04/19

Reconciliation Summary**02-Checking XXXX3728, Period Ending 10/31/2019**

	<u>Oct 31, 19</u>
Beginning Balance	1,000.00
Cleared Balance	1,000.00
Register Balance as of 10/31/2019	1,000.00
Ending Balance	1,000.00

9:20 AM

Victor Maia DIP

12/04/19

Reconciliation Detail**02-Checking XXXX3728, Period Ending 10/31/2019**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,000.00
Cleared Balance						1,000.00
Register Balance as of 10/31/2019						1,000.00
Ending Balance						1,000.00

9:57 PM

12/03/19

Accrual Basis

Victor Maia DIP

Profit & Loss

October 2019

	<u>Oct 19</u>
Ordinary Income/Expense	
Income	
Passive	
Rent INCOME	<u>3,887.29</u>
Total Passive	<u>3,887.29</u>
Total Income	<u>3,887.29</u>
Gross Profit	<u>3,887.29</u>
Expense	
Auto	812.39
Bank Service Charges	14.95
Dues & Subscription	140.25
Education	19.50
Food	22.43
Insurance	1,338.17
Interest	
Mortgage	<u>1,181.50</u>
Total Interest	<u>1,181.50</u>
Meals & Entertainment	41.36
Repairs	365.48
Supplies	181.47
Taxes	
Property	<u>2,760.72</u>
Total Taxes	<u>2,760.72</u>
Utilities	<u>798.59</u>
Total Expense	<u>7,676.81</u>
Net Ordinary Income	<u>-3,789.52</u>
Other Income/Expense	
Other Income	
Contribution FCM	<u>3,500.00</u>
Total Other Income	<u>3,500.00</u>
Net Other Income	<u>3,500.00</u>
Net Income	<u><u>-289.52</u></u>

Wells Fargo Everyday Checking

October 31, 2019 ■ Page 1 of 5



VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 10/1	\$1,088.18
Deposits/Additions	7,437.47
Withdrawals/Subtractions	- 7,726.99
Ending balance on 10/31	\$798.66

Account number: ~~02554~~2751

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

October 31, 2019 ■ Page 2 of 5



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Purchase authorized on 10/01 Lowe's #1980 Trevose PA P00589274549429886 Card 2395		34.90 ✓	
10/1		Purchase authorized on 10/01 Lowe's #1980 Trevose PA P00389274686508148 Card 2395		41.38 ✓	1,011.90
10/2		Purchase authorized on 09/30 4Te*Keller William 215-757-6100 PA S589273663765983 Card 2395		116.00 ✓	895.90
10/3		Cozy Services Lt Soriano St-T902N0Y1W4B4 Victor Maia	985.00 ✓		
10/3		Purchase with Cash Back \$ 30.00 authorized on 10/03 The Home Depot #4134 Bensalem PA P00589276490986537 Card 2395		37.65 ✓	1,843.25
10/4		Cozy Services Lt Ramos St-Z7L2L8Z7J4P1 Victor Maia	919.10 ✓		2,762.35
10/7		Purchase Return authorized on 10/03 The Home Depot #41 Bensalem PA S619278547159395 Card 2395	26.86 ✓		
10/7		Deposit Made In A Branch/Store	965.00 ✓		
10/7		Purchase authorized on 10/03 The Home Depot 413 Bensalem PA S469276490267317 Card 2395		100.00 ✓	
10/7		Purchase authorized on 10/03 Burger King #1613 Philadelphia PA S589276653305046 Card 2395		8.52 ✓	
10/7		Purchase authorized on 10/07 Lowe's #1980 Trevose PA P00589280661429787 Card 2395		28.41 ✓	3,617.28
10/8		Recurring Payment authorized on 10/06 Uscca/Delta Defens 877-6771919 WI S589279291889886 Card 2395		22.03 ✓	
10/8		Bill Pay WF - Redwood79 on-Line 0483533xxx on 10-08		579.19 ✓	
10/8		Bill Pay Fm Ins - Sellers1403 on-Line xxxxxxxxx55501 on 10-08		59.37 ✓	
10/8		Bill Pay Fm Ins - Tackawanna4649 on-Line xxxxxxxxx27101 on 10-08		90.39 ✓	
10/8		Bill Pay Fm Ins - Tackawanna4562 on-Line xxxxxxxxx29101 on 10-08		91.47 ✓	
10/8		Bill Pay Fm Ins - Wakeling2051 on-Line xxxxxxxxx58801 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Valley5023 on-Line xxxxxxxxx53601 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Tampa4755 on-Line xxxxxxxxx03901 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Ruscomb162W on-Line xxxxxxxxx36901 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Fillmore1641 on-Line xxxxxxxxx27301 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Cloud4310 on-Line xxxxxxxxx43301 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Albanus124E on-Line xxxxxxxxx37501 on 10-08		92.50 ✓	
10/8		Bill Pay Fm Ins - Griscom4827 on-Line xxxxxxxxx43701 on 10-08		105.35 ✓	
10/8		Bill Pay Fm Ins - Berkshire1909 on-Line xxxxxxxxx29701 on 10-08		105.35 ✓	
10/8		Bill Pay WF - Church1932 on-Line xxxxx12211 on 10-08		244.61 ✓	
10/8		Bill Pay WF - Valley5041 on-Line xxxxx20313 on 10-08		357.70 ✓	1,314.32
10/9		Deposit Made In A Branch/Store	3,000.00 ✓		4,314.32
10/10		Bill Pay Home Depot on-Line Xxxxxxxxxx56670 on 10-10		150.00 ✓	
10/10		Bill Pay Amazon on-Line Xxxxxxxxxx10483 on 10-10		181.47 ✓	
10/10	110	Check		46.89 ✓	
10/10	119	Check		102.32 ✓	
10/10	123	Check		103.07 ✓	
10/10	121	Check		108.34 ✓	
10/10	122	Check		122.65 ✓	
10/10	120	Check		131.41 ✓	
10/10	109	Check		136.18 ✓	
10/10	116	Check		150.98 ✓	
10/10	108	Check		151.48 ✓	
10/10	118	Check		155.24 ✓	
10/10	113	Check		158.50 ✓	
10/10	111	Check		170.04 ✓	
10/10	115	Check		171.04 ✓	
10/10	107	Check		190.35 ✓	
10/10	117	Check		207.66 ✓	
10/10	112	Check		208.66 ✓	

October 31, 2019 ■ Page 3 of 5

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/10	114	Check		214.68 ✓	
10/10	124	Check		231.23 ✓	1,222.13
10/11		Recurring Payment authorized on 10/08 Google*Google Musi Internet CA S619284550800665 Card 2395		15.89 ✓	
10/11		Purchase authorized on 10/09 Nationwide Insuran 800-421-1444 OH S309282512566408 Card 2395		507.80	698.44
10/15		Recurring Payment authorized on 10/10 Nationwide Insuran 800-421-1444 OH S469284145919308 Card 2395		216.71	
10/15		Purchase authorized on 10/11 Wawa 8087 0008 Philadelphia PA S589284530570267 Card 2395		75.40 ✓	
10/15		Recurring Payment authorized on 10/12 Netflix.Com Netflix.Com CA S389285533938150 Card 2395		16.95 ✓	389.38
10/21		Cozy Services Lt Ramos St-L001H8O0V2A3 Victor Maia	18.19 ✓		407.57
10/23		Purchase Return authorized on 10/22 Paypal *Advanceaut 402-935-7733 VA S629296548497840 Card 2395	23.32 ✓		
10/23		Purchase authorized on 10/22 Paypal *Advanceaut 402-935-7733 VA S469295751322354 Card 2395		108.11 ✓	322.78
10/24		Deposit Made In A Branch/Store	1,000.00 ✓		
10/24		Purchase authorized on 10/23 Richboro Beer & So Richboro PA S389296757845249 Card 2395		22.43 ✓	1,300.35
10/25		Purchase authorized on 10/24 Ptc Ezpass Csc Web State.PA.US PA S389297564407130 Card 2395		144.40 ✓	1,155.95
10/28		Quickbooks Banking		14.95 ✓	1,141.00
10/29		Deposit Made In A Branch/Store	500.00 ✓		
10/29		Bill Pay WrB-Fillmore1641 on-Line XXXXXXXXXXXX41001 on 10-29		25.00 ✓	
10/29		Bill Pay WrB-Valley5041 on-Line XXXXXXXXXXXX41001 on 10-29		27.90 ✓	
10/29		Bill Pay WrB-Tackawanna4649 on-Line XXXXXXXXXXXX49001 on 10-29		27.90 ✓	
10/29		Bill Pay WrB-Church1932 on-Line XXXXXXXXXXXX32001 on 10-29		27.90 ✓	
10/29		Bill Pay WrB-Valley5023 on-Line XXXXXXXXXXXX23001 on 10-29		27.90 ✓	
10/29		Bill Pay WrB-Cloud4310 on-Line XXXXXXXXXXXX10001 on 10-29		27.90 ✓	
10/29		Bill Pay WrB-Claridge3952 on-Line XXXXXXXXXXXX52001 on 10-29		35.77 ✓	
10/29		Bill Pay WrB-Tackawanna4562 on-Line XXXXXXXXXXXX62001 on 10-29		70.00 ✓	
10/29		Bill Pay WrB-Sylvester5835 on-Line XXXXXXXXXXXX35001 on 10-29		70.00 ✓	
10/29		Bill Pay WrB-Lesher5348 on-Line XXXXXXXXXXXX48001 on 10-29		70.00 ✓	
10/29		Bill Pay WrB-Sanger2047 on-Line XXXXXXXXXXXX47001 on 10-29		90.19 ✓	1,140.54
10/30		Purchase authorized on 10/29 Safety Courses 800-830-2268 TX S469303125654804 Card 2395		19.50 ✓	
10/30		Purchase authorized on 10/29 Ams*Pahf Prod Inte 888-773-8450 TX S309303133560106 Card 2395		24.25 ✓	
10/30		Bill Pay Peco - Cloud4310 on-Line xxxxx88023 on 10-30		129.19 ✓	967.60
10/31		Bill Pay Peco - Tackawanna4562 on-Line xxxxx97072 on 10-31		45.76 ✓	
10/31		Bill Pay Peco - Lesher5348 on-Line xxxxx53036 on 10-31		49.04 ✓	
10/31		Bill Pay Peco - Albanus124E on-Line xxxxx10031 on 10-31		74.14 ✓	798.66
Ending balance on 10/31					798.66
Totals			\$7,437.47	\$7,726.99	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
107	10/10	190.35	111	10/10	170.04	115	10/10	171.04
108	10/10	151.48	112	10/10	208.66	116	10/10	150.98
109	10/10	136.18	113	10/10	158.50	117	10/10	207.66
110	10/10	46.89	114	10/10	214.68	118	10/10	155.24

October 31, 2019 ■ Page 4 of 5



Summary of checks written (continued)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
119	10/10	102.32	121	10/10	108.34	123	10/10	103.07
120	10/10	131.41	122	10/10	122.65	124	10/10	231.23

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2019 - 10/31/2019

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00

\$322.78 ☐

\$500.00

\$1,922.29 ☒

10

18 ☒

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

☐

RC/RC

October 31, 2019 ■ Page 5 of 5



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

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VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 10/10	\$1,000.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 10/31	\$1,000.00

Account number: **██████████3728**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

October 31, 2019 ■ Page 2 of 3



Monthly service fee summary (continued)

Fee period 10/10/2019 - 10/31/2019

Standard monthly service fee \$10.00

You paid \$0.00

This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

Minimum required

This fee period

· Minimum daily balance

\$1,500.00

\$1,000.00 ☐

· Total amount of qualifying direct deposits

\$500.00

\$0.00 ☐

· Total number of posted debit card purchases or posted debit card payments of bills in any combination

10

0 ☐

· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

☐

RC/RC

